

Prepared by & return to:
LINCOLN HODGES

ATTORNEY AT LAW

2291 Germantown Rd. S.
Germantown, TN 38138

(601) 756-6440
MS Bar # 2492

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

THAT I, **MONTOTIA D. MCGOWAN**, by these presents do hereby make, constitute and appoint **FLORIA TALIAFERRO**, as my true and lawful Attorney-In-Fact, with full and complete power to do any and all things and to perform any and all acts for me, and in my name, place and stead, including but not limited to the execution of any instruments of conveyance, encumbrances, promissory notes, trust deeds, affidavits and any other papers in connection with the purchase and/or refinancing of any interest in certain property hereinafter described, as I would be empowered to perform myself, or as a member or partner in any association with others and all with regard to real property in Desoto County, Mississippi, is more completely described as follows:

2963 Dawkins Cove; Southaven, MS 38672

Lot 705, Dickens Place PUD, Section J, Canterbury Glenn, located in Section 9, Township 2 South, Range 7 West, Desoto County, Mississippi, as recorded in Plat Book 93, Pages 45-46 in the Office of the Chancery Clerk of Desoto County, Mississippi.

Tax Parcel Number - 2.07.2.09.10.0.00705.00

It is my intent to make the said **FLORIA TALIAFERRO**, my full and complete Attorney-In-Fact for the above mentioned purposes and specifically it is my intention to obtain a Veteran Administration loan for the purposes of purchasing the above property which will be my primary residence. It is my intent to use an amount of my VA entitlement necessary to finance a loan amount up to \$156,000.00 on a thirty (30) year term at an interest rate of 4.25%, with full power of substitution in the premises.

This Power of Attorney is specifically given pursuant to the provisions of the Uniform Durable Power of Attorney Act (Mississippi Code Annotated Section 87-3-101 et. seq.). Accordingly, all Acts done by the Attorney in Fact pursuant to this Power of Attorney shall have the same effect and inure for my benefit and bind me and my successors in interest as if I personally performed said act. In addition, all acts done by my Attorney in Fact pursuant to this Durable Power of Attorney, during any period of disability or incapacity, shall have the same effect and inure to my benefit and bind me and my successors in interest as if I were competent and not disabled.

This Power of Attorney shall expire on October 31, 2011.

IN WITNESS WHEREOF, I have hereunto set my hand this 24th day of AUGUST 2011.


MONTOTIA D. MCGOWAN

STATE OF TENNESSEE :
COUNTY OF SHREVEPORT :

Before me, SCOTT LEMMONS, a Notary Public of said State and County, personally appeared **MONTOTIA D. MCGOWAN** with who I am personally acquainted (or proved to me on the basis of satisfactory evidence), the within named bargainer, and who acknowledged that she executed the foregoing instrument for the purpose therein contained.

WITNESS, the above signed this 24th day of AUGUST 2011.


NOTARY PUBLIC

My Commission Expires: 2-29-2012

